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WELL AWARE

Monthly Newsletter

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Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

Alere[®]

<https://delawell.alerehealth.com>

1-866-674-9103 (Nurse24)

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

EMAIL: Benefits@state.de.us

Flexible Spending Account

Open Enrollment for Plan Year 2015 is November 3 – December 2, 2014

It will soon be time to enroll in the State of Delaware's Flexible Spending Account (FSA) program for 2015. The annual open enrollment period for the 2015 FSA plan year is from November 3, 2014 through December 2, 2014. The 2015 plan year is from January 1, 2015 through December 31, 2015.

The State of Delaware offers members two Flexible Spending Account options that can help you avoid paying federal, state and FICA taxes on the amount elected, which can save you up to 25% on each dollar that is contributed to your FSA accounts for out of pocket healthcare costs and on the cost of providing dependent care.

- Healthcare Flexible Spending Account can be used for qualified medical expenses to include dental, vision, and healthcare.
- Dependent Care Flexible Spending Accounts can be used for qualified dependent/child care/elder care.

For the 2015 plan year, the maximum annual amount you can elect to set aside under the Health Care FSA is \$2,500.

- If your qualified spouse has access to a Health Care FSA through his/her employer, you can each set aside up to \$2,500.00.

For the Dependent Care FSA, the maximum annual household election is \$5,000 per calendar year.

- If you are married and filing a separate income tax return, your maximum election allowed is \$2,500.00 per calendar year.

Your annual election for both accounts will be deducted evenly from each paycheck over the course of the 2015 plan year.

There are several ways to request reimbursement from your FSA account (s):

- Submit claims online at asiflex.com.
- Use ASIFlex Mobile Application.
- Use ASIFlex Debit card to pay for health care expenses.
- Fax claims to 1-877-879-9038.

Flexible Spending Account

Open Enrollment for Plan Year 2015 is November 3 – December 2, 2014 (continued)

Please note that if you choose the ASIFlex Card option, a \$6 annual service fee will be deducted from your available health care FSA funds in January 2015.

If you choose to use the ASIFlex Card, you may be asked to substantiate your transactions in many instances, so always keep your itemized receipts. Failure to substantiate a transaction will result in your ASIFlex Card being suspended or terminated until the requested documentation is provided. There is no cost to you for use of the online claim filing option, or ASIFlex Mobile Application!

Important Reminders:

- Must incur the expense by March 15, 2015 and submit the claims to ASI by April 15, 2015 for reimbursement.
- The FSA offers you a vehicle to save money and reduce your annual tax obligation. Because the FSAs are a year-to-year account, any balance remaining in your FSA after the deadline for submitting claims for reimbursement will be forfeited. Forfeitures can be easily avoided by planning carefully for only those expenses that are predictable and recurring that you know you will have during the upcoming plan year.
- ASIFlex provides an extensive listing of eligible expenses at www.asiflex.com, as well as a link to FSASore with thousands of eligible health care products. There is also an online expense estimator to assist you. Most people are not aware of how much they are spending on eligible expenses (especially health care expenses) until they start tracking them. It's good financial planning and, remember, you lose money by NOT participating!
- **Employees MUST re-enroll** in the FSA each year. Since the FSA is a year-to-year account, your 2014 flexible spending account election does not rollover to the 2015 plan year automatically. For more information, call ASIFlex at 1-800-659-3035 or visit the Statewide Benefits Office's website at <http://ben.omb.delaware.gov/fsa/>.
- Online enrollment beginning November 3, 2014, is made simple by going to <https://enroll.asiflex.com>, and using the employer code **DE**. **The password is your 6 digit Employee ID number plus the last four digits of your social security number.**





Like Us On Facebook

<https://www.facebook.com/delawellprogram>

News And Upcoming Events

What's Going On:

**2014-2015 DelaWELL Program Year (NOW through May 31, 2015):
Reward Yourself With The Best Of Health**

Visit <http://www.delawell.delaware.gov/program-info.shtml> to learn about the programs and services available and how to earn DelaWELL Rewards up to \$200!



New Message Posted –

Governor's "Healthy State Workplace" Page

On September 3rd, Governor Jack Markell had his DelaWELL Health Screening at John M. Clayton Elementary School in Frankford, DE - *"I encourage you to have your health screening and know your numbers, so you can stay healthy, feel better and enjoy the best quality of life possible."* Read more at

<http://www.delawell.delaware.gov/healthy-workplace.shtml>.



Get Motivated About Your Health

Get Up and Do Something is dedicated to motivating you to be active, healthy and happy. Visit www.guads.org for your daily dose of positive, fun, motivational and inspirational health information.



Call Nurse24 (Available 24/7)

Speak with a highly experienced Alere nurse and get answers to your health questions anytime of the day. Call **1-866-674-9103**.

Upcoming Events:

2014-2015 DelaWELL Health Screenings

The free screenings are offered NOW through April 29, 2015. Appointments are available during work hours, as well as late afternoon/ evening hours. Learn more at <http://www.delawell.delaware.gov/health-screenings.shtml>.

DelaWELL University Onsite Health Seminars

October 2014 - Topic: Outsmarting Stress: Changing Your Attitude To Accomplish More

November 2014 – Topic: Know Your Health: A New Look At Why I Smoke And How To Quit

January 2015 – Topic: Get Moving This Winter: Don't Hibernate, Instead Invigorate Your Life And Health With Physical Activity

April 2015 – Topic: Understanding Food And Nutrition

Register for a seminar date, time and location convenient for you by visiting http://www.delawell.delaware.gov/Seminar_Registration/Semi_Reg.asp.



Motivation Station: Employee Spotlight



Nicole Byers

Assistant to Lieutenant Governor Matt Denn
Office of the Lt. Governor



"Since starting my DelaWELL journey, I have lost over 20 lbs., my cholesterol levels are great, my BMI is decreasing and my asthma is under control. I have also continued to exercise regularly and still try to complete one 5K run each month..."

To read Nicole's complete story and other participant health testimonies, visit www.delawell.delaware.gov and click on the "Motivation Station" link.

Has the DelaWELL program impacted your overall health? Do you have a success story that will encourage your co-workers along their path to wellness? If so, we would like to hear from you! Send us an e-mail at Employee.Wellness@state.de.us possible posting in an upcoming edition of WellAWARE and on the DelaWELL website.

Vitamin D: Does Your Eyesight Good

As you age, vitamin D can help your eyes stay healthy and strong.

"Drink your milk, so you can grow up big and strong." As kids, many of us probably heard that from our parents. But as adults, milk and other foods high in vitamin D can play an important role in keeping our eyesight healthy and strong as we age.

Among older Americans, **age-related macular degeneration (AMD)** is the leading cause of vision loss, with more than 25 million people worldwide suffering from it.

AMD occurs when part of the retina deteriorates. Because AMD affects the

central portion of vision, it impacts daily activities like driving, reading and doing close work. People with early AMD are associated with lower levels of vitamin D in their blood. Including vitamin D in your lifestyle can help keep you from being a part of this affected group.

While there's no substitute for vitamin D obtained through sunlight, you can get vitamin D through a variety of foods including;

- Milk, cold-water fish such as red sockeye salmon, sardines or cod liver oil and other foods containing essential fatty acids, as

well as nutritional supplements.

- Omega-3 is the most well-known essential fatty acid, which can be found in these foods: Salmon, Tuna Mackerel, Anchovy, Trout, Halibut, Snapper, Scallops, Walnuts, Pumpkin seeds, Brazil nuts, Sesame seeds, Avocado, Spinach, Collard greens and dark leafy vegetables and nutritional supplements.
- Be sure to include at least some of the foods listed here in your daily diet.

Keeping your eyes and the rest of your body healthy through good nutrition isn't good just for kids. It's good for grown-ups, too!



To learn more about your vision benefits, please visit www.eyemedvisioncare.com And click the **Members** tab.

HMS EAP + Work/Life Program: Keep You and Your Loved Ones Safe

Visit the HMS EAP+ Work/Life Program website at <http://hms.healthadvocate.com>. After you enter "State of Delaware" as the name of your organization and click "Submit," then navigate to the **Health** link and select **Safety**. Here you will find helpful information on a variety of topics, including All About Backs, Children Safety, In-Home Safety, Out-of-Home Safety and Senior Safety.

On the Children Safety link, you will find helpful articles and videos on things you can do to keep your kids safe. For example, articles like "13 Ways to Make Halloween Safe," "Kids in the Kitchen: Let Them in on the Fun," "Avoiding Teen Tragedies" and "A Grandparents' Guide to Home Child-Proofing" all provide great tips to ensure they are as safe as they can be.

Easy to reach and available 24/7 to assist you!
Call HMS at 1-800-343-2186



Healthy Recipe: Pumpkin-Cranberry Gift Loaves

Ingredients:

One 29-ounce can pure pumpkin (about 1 $\frac{3}{4}$ cups)
 1 $\frac{1}{4}$ cups sugar
 3 egg substitutes
 $\frac{1}{2}$ cup vegetable oil
 1 $\frac{1}{2}$ teaspoons baking soda
 2 teaspoons baking powder
 2 teaspoons cinnamon
 1 $\frac{1}{2}$ teaspoons nutmeg
 2 $\frac{1}{4}$ cups flour
 $\frac{1}{2}$ cup coarsely chopped walnuts
 2 cups fresh cranberries

Directions:

Preheat oven to 325 degrees. Spray six baby loaf pans (about 6 inches long) with cooking spray. In a large bowl, use a whisk to combine pumpkin, sugar, eggs and vegetable oil. Add dry ingredients, stirring until everything is combined. Stir in nuts and cranberries. Bake at 325 degrees for 45 minutes or until a knife inserted comes out clean.

This is a very moist quick bread. Cool in pans for 10 minutes. Remove to rack and let cool completely before wrapping.

Serves Four:

Each serving contains about 165 calories, 2 g protein, 6 g fat, 27 mg cholesterol, 24 g carbohydrates, 2 g fiber and 130 mg sodium.



For more great recipes, visit the HMS EAP+ Work/Life Program website at <http://hms.healthadvocate.com>. After you enter "State of Delaware" as the name of your organization and click "Submit," navigate to the "Health" tab and look under the header "Recipes."



The Fitness Guru Says...

Health Tip: October Is National Breast Cancer Awareness Month

Dear Reader,

You cannot control some things that put you at risk for breast cancer, such as your age and being female. But, you can make personal choices that lower your risk of breast cancer such as:

- Staying at a healthy weight.
- Eating a healthy diet with plenty of fruits, vegetables and whole grains.
- Getting plenty of physical activity.
- Limiting alcohol.

Visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) to learn more about Breast Cancer, including:

- Health Tools
- Causes
- Symptoms
- What Happens
- What Increases Your Risk
- When To Call A Doctor
- Exams And Tests
- Treatment Overview
- Prevention
- Medications
- Surgery



Many women can survive breast cancer if it's found and treated early. Talk to your doctor about your risk for breast cancer, especially if a close family member of yours had breast or ovarian cancer. Your doctor can help you decide when and how often to get mammograms.

Best of Health!

F.G. (a.k.a. Fitness Guru)